

Information to identify the case:

Debtor 1	<u>Diane M. Riggs</u>	Social Security number or ITIN	xxx-xx-9347
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-21439-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Diane M. Riggs

1/15/21

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Diane M. Riggs
Debtor

Case No. 20-21439-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 15, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID	Recipient Name and Address
db	Diane M. Riggs, 934 Woodlane Rd, Mount Holly, NJ 08060-1110
cr	+ Hyundai Capital America, DBA Kia Motors Finance, PO Box 269011, Plano, TX 75026-9011
518982881	APEX Asset Management, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
518982880	Account Resolution Services, HRRG, LLC, PO Box 459079, Fort Lauderdale, FL 33345-9079
518982887	Cooper University Health Car, PO Box 95000-4345, Philadelphia, PA 19019-4345
518982889	Emergency Physicians Serv. of NJ, PA, 3585 Ridge Park Dr, Akron, OH 44333-8203
518982890	+ Freeman & Mintz, PA, 34 Tanner St, Haddonfield, NJ 08033-2482
518982893	HSBC Finance Corp., 175 W Jackson Blvd Ste 1400, Chicago, IL 60604-2766
518982892	Hamilton Cardiology Associates, PA, PO Box 9955, Hamilton, NJ 08650-2955
518982895	Kia Finance/KMF, Attn: Bankruptcy Dept., PO Box 20809, Fountain Valley, CA 92728-0809
518982899	LVNV Funding, LLC, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
518982897	Larchmont Medical Imaging, 1295 Route 38, Hainesport, NJ 08036-2702
518982900	Midland Funding, LLC, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
518982901	Mt. Holly Municipal Authority, 1 Park Dr, Mount Holly, NJ 08060-1740
518982906	RWJ University Hospital Hamilton, PO Box 2330, Southgate, MI 48195-4330
518982904	Radiology Affiliates of Central NJ PC, PO Box 787512, Philadelphia, PA 19178-7512
518982915	Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
518982916	Virtual Memorial Hospital Burlington, c/o Freeman and Mintz, PA, 34 Tanner St, Haddonfield, NJ 08033-2475

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 15 2021 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 15 2021 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518982882	Email/Text: info@chcollects.com	Jan 15 2021 21:43:00	C&H Collection Services, Inc., PO Box 1399, Merchantville, NJ 08109-0399
518982883	EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
518982885	EDI: CITICORP.COM	Jan 16 2021 02:18:00	Citibank, NA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518982886	EDI: WFNNB.COM	Jan 16 2021 02:18:00	Comenity Bank/Bosco's, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518982888	+ EDI: DISCOVER.COM	Jan 16 2021 02:18:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518982891	Email/Text: fggbanko@fgny.com	Jan 15 2021 21:40:00	Glenn S. Garbus, Esq., Forster, Garbus & Garbus, 7 Banta Pl, Hackensack, NJ 07601-5604
518982894	EDI: JPMORGANCHASE	Jan 16 2021 02:18:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850

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518982884	EDI: JPMORGANCHASE	Jan 16 2021 02:18:00	Chase, PO Box 15123, Wilmington, DE 19850-5123
518982896	Email/Text: PBNCNotifications@peritussservices.com	Jan 15 2021 21:40:00	Kohl's Credit, PO Box 3043, Milwaukee, WI 53201-3043
518982898	Email/PDF: resurgentbknotifications@resurgent.com	Jan 15 2021 22:34:02	LVNV Funding, c/o Resurgent Capital Service, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
518982902	Email/Text: info@phoenixfinancialsvcs.com	Jan 15 2021 21:39:00	Phoenix Financial Services, LLC, 8902 Otis Ave, Indianapolis, IN 46216-1077
518982903	EDI: PRA.COM	Jan 16 2021 02:18:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
518982905	+ Email/Text: rwjebn@rwjbh.org	Jan 15 2021 21:43:00	Robert Wood Johnson Univ. Hospital, 1 Hamilton Health Pl, Hamilton, NJ 08690-3599
518982909	Email/Text: jennifer.chacon@spservicing.com	Jan 15 2021 21:43:00	SPS Select Portfolio Servicing, Attn: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
518982907	+ EDI: CITICORP.COM	Jan 16 2021 02:18:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
518982908	Email/PDF: resurgentbknotifications@resurgent.com	Jan 15 2021 22:34:02	Sherman Acquisitions, PO Box 10497, Greenville, SC 29603-0497
518982910	EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518982911	EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank/Walmart, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518982913	EDI: WTRRN BANK.COM	Jan 16 2021 02:18:00	TD Bank USA, N.A., PO Box 673, Minneapolis, MN 55440-0673
518982912	EDI: WTRRN BANK.COM	Jan 16 2021 02:18:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
518982914	EDI: VERIZONCOMB.COM	Jan 16 2021 02:13:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin

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Total Noticed: 41

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:

Name	Email Address
Daniel E. Straffi	bktrustee@straffilaw.com G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.axosfs.com
Daniel E. Straffi	on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, in trust for the registered holders of Citigroup Mortgage Loan Trust, Asset-Backed Pass-Through Certificates, Series 2007-AHL3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Marie Tribulas	on behalf of Debtor Diane M. Riggs jillmarietribulas@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 5	